DOCUMENT RESUME

ED 312 542 CG 022 039

TITLE	A Consumer's Guide to Homesharing.
INSTITUTION	American Association of Retired Persons, Washington, DC. Consumer Housing Information Service for Seniors.
SPONS AGENCY	Administration on Aging (DHHS), Washington, D.C.
PUB DATE	87
NOTE	11p.; For related documents, see CG 022 037-041.
AVAILABLE FROM	American Association of Retired Persons, 1909 K Street, N.W., Washington, DC 20049 (Free).
PUB TYPE	Guides - General (050) -- Tests/Evaluation Instruments (160)
EDRS PRICE	MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS	Homeowners; *Housing; *Housing Needs; Landlords; *Older Adults
IDENTIFIERS	*Homesharing

ABSTRACT

This is one of a series of booklets prepared as a resource for the American Association of Retired Persons' (AARP) Consumer Housing Information Service for Seniors, a local AARP volunteer program that uses trained Housing Information Volunteers to provide impartial information to older people who have questions of concern about how to find safe, comfortable, affordable housing; how to cut household expenses or use their homes to earn extra income; home maintenance and home improvement; tenants' rights; and local housing subsidy or in-home assistance programs. This booklet provides an overview of homesharing, an arrangement by which two or more unrelated persons share a dwelling in which each retains a private space. It notes that a homesharing arrangement might involve a homeowner and a renter or persons renting a house or apartment together. The ability to tailor a homesharing arrangement to the needs and desires of the persons involved is shown in examples of homesharing with older peers and intergenerational homesharing involving a service exchange. Questions are provided which can help homeowners decide if homesharing is right for them. Considerations which are necessary to make homesharing work are discussed. Two self-questionnaires are included, one for those considering sharing their homes or apartments, and one for those interested in sharing someone else's home or apartment. Guidelines for a lease in a homesharing arrangement and a list of sources for additional information are appended. (NB)

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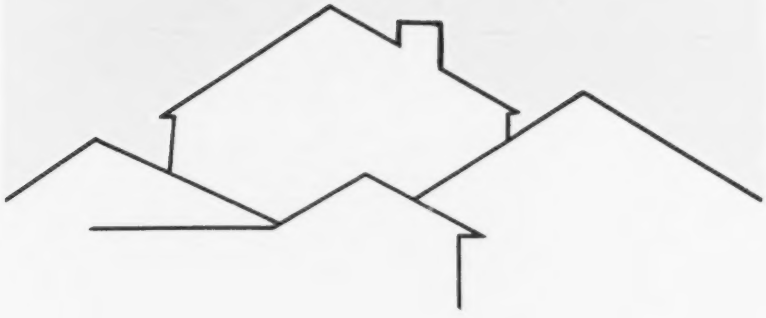
A Consumer's Guide To Homesharing



Consumer Housing Information Service for Seniors (CHISS)

Consumer Affairs • Program Department
American Association of Retired Persons
and
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Foreword

For most people, home is a place where they feel comfortable, secure and in touch with good memories. But it's easy to take one's home for granted and postpone planning and preparation for later years. That's why AARP's Consumer Housing Information Service for Seniors (CHISS) has prepared this booklet, which is one in a series of housing options for older persons.

CHISS is a local volunteer program that uses trained Housing Information Volunteers (HIVs) to provide impartial information to older people who have questions or concerns about the following:

- finding safe, comfortable, affordable housing;
- cutting household expenses or using the home to earn extra income;
- home maintenance and home improvement;
- tenants' rights; and
- housing subsidy or in-home assistance programs available in their communities.

Each CHISS booklet provides an overview of a housing option, resource or service and identifies types of local government agencies and community groups that offer additional assistance. The booklets will help you reflect on your living arrangement and answer such questions as:

- Will my home be a suitable place for me to live in as I grow older and less able to maintain a yard or negotiate flights of stairs?
- Will I be able to afford the cost of living in my home as the years go by? How can I economize or use my house to generate income?
- Is there a way that I can get the value of the equity I've accumulated as a homeowner over the years without moving, assuming large mortgage payments or taking this asset away from my heirs?

AARP hopes that these booklets will help older consumers, both homeowners and renters, to think about their future needs, plan wisely and take the necessary steps to ensure that their homes continue to be comfortable, safe and appropriate for them during their later years.

This publication was produced with support from the Administration on Aging, U.S. Department of Health and Human Services.

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What is Homesharing?

Homesharing is an alternative way for people to meet their housing needs which provides numerous benefits to homeowners and renters alike. In simple terms, homesharing is an arrangement by which two or more unrelated people share a dwelling within which each retains a private space.

A shared arrangement might involve a homeowner and a renter, or two or more people renting a house or apartment together. Homesharers can arrange a regular agreement or exchange services for part or all of the rent. But no two homesharing situations are alike; each is tailored to the needs and desires of the people involved. Here are two examples:

Homesharing With Older Peers

Mrs. Warrington is a 72 year-old widow whose husband died two years ago. Her two sons are now grown and have families of their own. On her limited survivor's pension, she can no longer sustain the expense of running her household alone, and she's also lonely and frightened—especially at night.

Mrs. Manley, 68 years old, is a widow living in an apartment house and is faced with a substantial rent increase. She can no longer afford her apartment, but she wants to remain in her neighborhood. One solution is to move into Mrs. Warrington's three-bedroom house. There, the two women can exchange favorite recipes, eat together, and share household tasks.

Mrs. Warrington says, "You can't measure all the homesharing benefits in dollars and cents. It's worth an awful lot to get a good night's sleep because there's another person in the house." Mrs. Manley adds, "I'm so happy that I found a companion and good friend as well as a comfortable place to live."

Intergenerational Homesharing Involving a Service Exchange

Mrs. Peterson is 82 years old and has a serious heart condition. She is still very keen and vital, but her family and friends were concerned about her health and felt she shouldn't live alone.

Mrs. Peterson didn't want to go to a nursing home and decided to share her home with a graduate student named Steven. He needed a quiet place to study and an inexpensive place to live.

Steven agreed to do housework and gardening for Mrs. Peterson in exchange for free rent. Mrs. Peterson says, "It's such a joy to have a young person around. It's not just the help, but the lovely sounds of life that I enjoy hearing in my house once again."

Steven says, "Mrs. Peterson is a real survivor. I admire her a lot. She's given me the opportunity to continue my studies even though tuition has doubled in one year."

As the examples above demonstrate, people share their homes for different reasons. Some desire companionship or increased personal safety. Others need to defray or avoid skyrocketing rents, property taxes, or utility and maintenance costs. Many are looking for a combination of these benefits.

You, too, may be living in a house that's too large since your children have grown and moved away. Or you may be a single parent who finds it difficult to cope with all the responsibilities and costs of maintaining a household alone. For these and many other reasons, homesharing may make sense for you.

Is Homesharing for You?

You may think homesharing sounds interesting, but is it for you? Can you successfully share your home or live in someone else's home?

Shared housing is not for everyone. To answer the questions above, it's helpful to examine past living arrangements. Everyone has a homesharing history because we've all lived with family or friends at some time in our lives. You may want to list on paper all of your homesharing experiences and review them in your mind to evaluate what was good and bad. Ask yourself the following questions:

- Am I assertive enough? Can I communicate my needs to other people?
- Am I able to confront problems and find workable solutions?
- Do I listen to and understand other people, especially when there's a difference of opinion?
- Am I sensitive to other people?
- Am I "reasonably accepting" of other people's personalities, moods, and preferences?
- Am I willing to compromise and be flexible?

When people investigate homesharing they often feel quite ambivalent. Their conflicting feelings may seem burdensome but are actually helpful in determining what's important in a living situation. Every person needs to weigh the pros and cons when considering a homesharing arrangement: What are the advantages? What are the disadvantages? What do you or don't you have in your present living situation, and what would you like for the future?

What's Required to Make Homesharing Work?

Many people are unsure about what kind of person(s) they want to share a home with. But if a shared arrangement is to be successful, it's imperative that potential homesharers clarify their expectations.

If you're thinking about homesharing, try to get to know the other person(s) well enough to decide whether a shared arrangement will work. Making sure you like one another is important, but you should also be sure there's enough common ground on which to begin a homesharing arrangement. This means exploring differences as well as the things that bring you together. The goal is to make certain that there are no extreme differences which would make living together unwise.

A mutually agreed-upon trial period is one of the best ways to explore and understand a potential homesharer's expectations. When it is feasible, trial periods can last a weekend, a week, two weeks, or a month. Taking the time to get to know your fellow homesharer(s) is the insurance you need to make a homesharing arrangement work for you.

After you decide to live with someone, be sure to have open, ongoing communication about each of your needs. Many people have difficulty asserting themselves, but the more each person can tell the other(s) what he/she needs and wants, the greater the likelihood that everyone's needs can be met.

No matter how wonderful your homesharer is, there will be times you'll disagree. It's best to set aside certain times of the day or week on a regular basis to meet and talk with each other. In this way, when conflicts occur, there's a natural forum already established in which you can resolve your differences. These will help you confront problems and changes together before they grow into major differences.

A homesharing arrangement is more likely to be successful if you choose a homesharer with *complementary needs*, as in the following examples:

1. A homeowner with a hearing disability, but good eyesight, might choose to live with someone who has good hearing but poor eyesight. If someone comes to the front door, the tenant will hear the doorbell and the homeowner will see who it is.
2. An older homeowner with a mortgage and extra bedrooms might choose to homeshare with a younger couple trying to save money to buy a home.
3. A lonely widow living in a two bedroom luxury apartment may choose to share her apartment with a recently retired woman who can no longer afford her apartment and is looking for companionship.

People living together need to feel that their lives are equally enhanced. When you're exploring a shared arrangement, look for that balance and sense of mutuality.

A Self Questionnaire for Those Considering Sharing Their Homes or Apartments

- Why do I want to homeshare with someone?
- Is my home or apartment suitable for sharing? Is there a private room for a housemate and an easily accessible bathroom? Is there adequate closet or storage space? Are there structural barriers, such as stairs, that might limit who can live in my home?
- Is the space I'm making available really ready for another person and his/her possessions? If not, what must I do to make it ready? Will the space be furnished or unfurnished?
- If a person needs an unfurnished bedroom, am I willing to store my things?
- How much rent do I need to satisfactorily reduce my housing cost burdens?
- Do I need help around the house? If yes, how much?
- If I expect a service, should I reduce the rent? Or should I offer free rent, free room and board, or free room and board plus compensation for the services a housemate would provide?
- Am I prepared to adjust to some household changes in return for the additional income or help that I need?
- To what degree do I want to share my kitchen, living room, and other common areas?
- What household responsibilities do I want to share? (housework, cooking, shopping, driving, gardening, trash removal, handiwork, laundry, etc.)
- What are my housekeeping standards? For example, how clean do I want the common areas to be kept?
- Am I willing to provide any services? (cooking, laundry, driving, etc.)
- What's essential to me in a housemate?
  - Do I prefer a female, male, or couple?
  - Do I have an age preference?
  - Would I consider living with children?
  - Do I have a racial or religious preference?
  - Do I object to smoking or drinking?
  - Would I consider living with pets?
- What kind of relationship do I want with my housemate? Do I want a tenant/landlord relationship, or a friendly companion with whom to share my life?
- Do I have specific interests I'd like to share with my housemate?
- What are my shortcomings that might present difficulties to anyone living with me?
- What qualities do I have that would contribute to a shared arrangement?
- What can I do to ensure that *my* home can become *our* home when I share it with another?

A Self-Questionnaire for Those Interested in Sharing Someone Else's Home or Apartment

- Why do I want to homeshare with someone?
- What kind of neighborhood do I want to live in?
- Do I need a furnished or unfurnished space?
- How much rent can I afford?
- What is essential to me in a housemate?
  - Do I prefer a female, male, or couple?
  - Do I have an age preference?
  - Would I consider living with children?
  - Do I have a racial or religious preference?
  - Do I object to smoking or drinking?
  - Would I consider living with pets?
- What kind of relationship do I want with my housemates? Do I just want to rent a room in a home, or do I want a friend and companion with whom to share my life?
- Do I have specific interests I'd like to share with my housemate?
- What kind of living space do I need?
- How much private and common space do I need?
- What household responsibilities do I want to share? (housework, cooking, shopping, driving (errands), gardening, trash removal, handiwork, laundry, etc.)
- What are my housekeeping standards? For example, how clean will I want the common areas to be kept?
- Am I interested in providing services (housework, cooking, driving, gardening) to my housemate for an equitable financial arrangement?
- What do I consider an equitable exchange? A reduction in rent, free rent, free room and board, or free room and board plus compensation?
- Are stairs a problem for me?
- Do I need assistance from the person(s) with whom I will live?
- Am I prepared to adjust to a household change in return for rent savings, services, security, or companionship.?
- What are my shortcomings that might present difficulties to anyone living with me?
- What qualities do I have that would contribute to a shared arrangement?
- What can I do to make my new housesharing arrangement feel like home?

I've Decided to Home Share, What Next?

If, after considering these issues, you've decided that homesharing is for you, you'll need to begin searching for a suitable housemate. First, find out if there is a homesharing program in your area. There are many agencies throughout the country that can assist you with interviewing, screening and selecting an appropriate housemate. For assistance, contact the National Shared Housing Resource Center, 6344 Greene Street, Philadelphia, PA 19144.

If there's no program in your community or if you decide to proceed on your own, review the lease guidelines included in Appendix I.

Appendix I
Guidelines for a Lease in a Homesharing Arrangement

The *persons signing the agreement* should be named. The lease should spell out the *items of personal property* to be shared as well as those that are not to be shared.

Restrictions on the use of the home should be specified. Restrictions might include pets, guests or smoking.

The *terms of the agreement* should be designated, including beginning and ending dates, and termination procedures (i.e., 30 days' notice).

Rent or fees to be paid should be specified, or, in the event that *services are provided in lieu of a portion of the rent,* the services and the frequency with which they are provided should be described in the lease. Any services the homeowner is to provide should also be spelled out.

Utility costs are often shared. The portions to be paid individually by the homeowner and homesharer should be delineated in the lease. Conditions for *use of the telephone* or a requirement that the homesharer install his or her own telephone should be contained in the lease. Likewise, *purchase of food* should be described.

The receipt of *a security deposit,* placed in an interest-bearing account, should be acknowledged, along with the terms for return of the security deposit.

Homesharers may, in the lease, be required to maintain personal *property and liability insurance.*

The respective *duties* of the homeowner and homesharer to *maintain the home* should be described.

The *right to terminate the lease* in the event that either party does not perform the obligations established in the lease should be clearly spelled out in the lease.

Termination in the event of *disability* and an inability to maintain the homesharing agreement that was contemplated should be included in the lease.

Appendix II
Sources of Additional Information

Housing Options for Older Americans

A booklet designed for older persons who are considering changes in their living arrangements. Included are options for remaining in one's home as well as for making a move. Available at no charge from AARP Fulfillment D12063, P. O. Box 2240, Long Beach, CA 90801.

Your Home, Your Choice: A Workbook for Older People and Their Families

A workbook describing a variety of living arrangements, including ways to stay in one's home, and supportive housing arrangements such as congregate housing. Each section includes a checklist. Available at no charge from AARP Fulfillment D12143, P. O. Box 2240, Long Beach, CA 90801.

House Sharing: What is a Family?

A discussion of legal issues with respect to zoning for shared housing. Available at no charge from AARP Fulfillment D1188, 1909 K Street, N.W., Washington, DC 20049.

A Guide for Finding a Housemate: Supplemental Materials

A booklet containing tips on advertising and interviewing, a checklist of homesharing issues, and a model homesharing lease agreement. Available for $2.00 from National Shared Housing Resource Center, 6344 Greene Street, Philadelphia, PA 19144.

Making Homesharing Work for You: A Planning Guide

A pamphlet describing developing a homesharing style that meets your needs, finding and selecting potential housemates, resolving conflicts, and a sample homesharing agreement. Available from Consumer Economics and Housing TOPICS. Cornell Cooperative Extension, Cornell University, Ithaca, NY 14853.

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